Access to Learning Fund

Closing dates:
Final Years: 26 April 2019
Continuing students: 28 June 2019

NB: All documents submitted must be photocopies

Inspiring tomorrow’s professionals
Introduction

The University of Huddersfield has an Access to Learning Fund which is intended to help students who have genuine and unavoidable financial difficulties.

Applications to the fund are means-tested using figures decided by University committee and the National Association of Student Money Advisers (NASMA). This means that not all applications are successful. However, where an award is made it is not repayable.

Non-standard assessments are used when a student might not be successful through the standard means-tested assessment. This type of award can be used where students experience a sudden financial emergency, such as a house fire.

How your application is assessed

The assessment process for the University of Huddersfield Access to Learning Fund is designed to ensure that all students who apply are looked at consistently.

When deciding whether we can make a payment from the University of Huddersfield Access to Learning Fund we will look at your expected income and what is considered to be ‘reasonable’ expenditure on living costs, rent, travel and course related costs such as childcare.

We also include an ‘assumed income’ for students without caring responsibilities or a disability which prevents them from working. This is determined by NASMA and the government who expect students to supplement their income from a variety of means e.g. part-time work, vacation work, interest free overdraft facilities, saving or additional parental contribution. The assumed income figure will stay the same, regardless of whether a student earns more or less than that figure.

Priority students

The fund is there to help any eligible student who has a particular financial need but we cannot meet every application we receive and can only meet some of the costs that you might apply for.

The University gives priority to certain groups of students when deciding how to allocate the funding. These include:

- Students with disabilities; especially where the DSA is unable to meet particular costs
- Students who have entered higher education from care
- Students receiving the final year loan rate who are in financial difficulty.

Please note: Students who are in a priority group are not guaranteed a payment; ‘priority’ means that if there is a limited amount of the University of Huddersfield Access to Learning Fund, eligible students in these groups will receive funding before those who are not.

How we can contact you

We will only contact you via your student email address. If you have problems accessing your university email, you should advise us when you submit your application.

Who can apply?

You must meet certain residency requirements to qualify for help from the University of Huddersfield Access to Learning Fund. Most undergraduates who are receiving support from Student Finance England (SFE) in the form of maintenance loans and supplementary grants are usually eligible to apply, as are the majority of NHS students on full-time DipHE or BSc courses who receive a means-tested or non means-tested NHS bursary.

Postgraduate students who meet the residency requirements may apply, but they have to show that they have made reasonable provision for their course costs, tuition fees and living expenses. An award from the University of Huddersfield Access to Learning Fund will not normally be made to postgraduates who cannot satisfy these conditions.

You must have taken all the support you are entitled to before you can apply, such as the Maintenance Loan, Tuition Fee Loan, Postgraduate Loan or Doctoral Loan from Student Finance England.

*SFE will assess undergraduates on their parents/partner’s income and recommend the contribution they should pay towards the student’s maintenance. The University of Huddersfield Access to Learning Fund will not make good any assessed contribution parents/partners have chosen not to pay.

Where applicable we will need details of your partner’s/spouse’s income and expenditure. Please include copies of their income (e.g. three months wage slips, P60) and expenditure (e.g. three months full bank statements for all accounts). Explanations should be given to any transactions over £100.

*NB ‘Lifestyle’ Spending

Your student finance is there to help with your maintenance; rent, food, travel to university, course materials, utilities etc. There is no room for lifestyle expenses e.g. gym memberships, holidays, shopping sprees, large mobile phone bills, online-gambling. Where there is evidence of lifestyle spending your application will be refused.
Payments

If you qualify for assistance from the University of Huddersfield Access to Learning Fund you should receive a payment within four working weeks of a complete application being submitted.

You will be notified by email to your student email account. If you do not understand the outcome or want a breakdown of the calculation you can email us for an explanation.

If it is later discovered that an application that you have given has a false or partial picture of your circumstances in order to get assistance, the university will seek to recover any payments and you may be subject to university disciplinary procedures.

Please note that if your award is made in two instalments you may be asked to provide up-to-date bank statements before the second payment is released.

Supporting evidence

There are some very important facts to note about supporting evidence.

Firstly, ALL documents submitted must be PHOTOCOPIES. We do not return any documents. Those necessary for an assessment are kept for auditing purposes. Any unnecessary documents (e.g. day to day utility bills, supermarket receipts) will be shredded and treated as confidential waste.

The following documents are the minimum we need for an assessment:

- **Three Months Bank Statements**
  - These must cover a full three months, for example:
    - 21 December to 20 January
    - 21 January to 20 February
    - 21 February to 20 March
  - Students are responsible for all the transactions shown on their statements.
  - Any transactions over £100 should be explained.
  - As well as statements for all your bank accounts, saving accounts and credit cards, we will need the same for your partner/spouse if applicable.

- **Rent or mortgage**
  - This can be a rent/tenancy agreement or a mortgage statement. If you are in halls (e.g. Digs, Unite, Opal) a copy of the termly agreement is needed.
  - If you rent, documents must state the weekly/monthly/termly payment and the name(s) of the tenants. If you have a mortgage, we will need a copy of the mortgage agreement and would expect to see the monthly amount reflected on your bank statements.
  - Students who live in the parental home should provide a letter from their parent(s) stating the amount the student is expected to contribute and how often.

- **Finance Breakdown (from Student Finance England)**
  - If you are a full-time undergraduate receiving support from Student Finance England this document gives us a breakdown of all the support you receive as a student.
  - The document is headed "YOUR STUDENT FINANCE BREAKDOWN". We do not require your Payment Timetable or the University or College Payments Advice.
  - If you apply to the University of Huddersfield Access to Learning Fund early in the academic year and only have a provisional assessment, we will use assumed figures based on what we believe you should be receiving.
  - Once you have a final Student Finance Breakdown, we will reassess you.
  - NHS funded students will need to provide a copy of their bursary letters.

- **Rent or mortgage**
  - This can be a rent/tenancy agreement or a mortgage statement. If you are in halls (e.g. Digs, Unite, Opal) a copy of the termly agreement is needed.
  - If you rent, documents must state the weekly/monthly/termly payment and the name(s) of the tenants. If you have a mortgage, we will need a copy of the mortgage agreement and would expect to see the monthly amount reflected on your bank statements.
  - Students who live in the parental home should provide a letter from their parent(s) stating the amount the student is expected to contribute and how often.

- **Proof of partner’s income**
  - If your partner is working the assessment team need to see evidence of this, such as consecutive wage slips for the last three months or the current P60.
  - If your partner is receiving benefits we need proof of these too.
  - For partners who are full-time students, we will need to see their Student Finance Breakdown or evidence of their postgraduate funding.

- **Childcare**
  - If you pay for childcare, we will need a letter or invoice from your childcare provider, clearly showing the Ofsted number.

- **Benefits**
  - You will need to provide proof of any benefits you receive (e.g. housing benefit, JSA). Highlighting the payments on bank statements is not usually sufficient.
  - If your partner is in receipt of benefits you will need to include evidence of these payments.

Appeals

You can appeal against a decision if you do not think you have been correctly assessed within the strict criteria we have to use for standard applications. You can also appeal against a decision not to award you an emergency or crisis payment.

You will need to apply in writing explaining the grounds for your appeal and include copies of any documents that might help your case. You can also make an appointment with a member of the Student Finance Office to discuss your appeal or, if you prefer, the Student Union Welfare team.

Your appeal will be heard by the Access to Learning Fund Committee. All appeals are anonymous; personal details such as name and student number are removed from any documents/correspondence. You will be informed of the outcome by email to your University email account.
I've run out of money, can I get some from the University of Huddersfield Access to Learning Fund?

It’s true that the University of Huddersfield Access to Learning Fund can help students in financial difficulty – but this must be because of unforeseen circumstances/emergencies or because you are in a priority group and have had an assessment carried out. Students are expected to have planned and budgeted for their time at university and live within their means.

I have debts from before I started at university, will these be taken into account when I’m being assessed?

Assessments do not take pre-existing debts into account. It is assumed that when students embark on a full-time degree course they have made sure they have put their finances in order.

My application was unsuccessful because my income was more than my expenditure, but the statement and the documents I sent in made it clear I was struggling. Why didn’t I get anything?

The University of Huddersfield Access to Learning Fund works on similar lines to the benefits system and is based on income and allowable expenditure. That means there is a limit put on the amounts you spend on day-to-day living (see Composite Living explanation on page 13 of the application form). There are also caps on the amount of rent/mortgage allowed and on travelling.

Students without dependents or disabilities that prevent them from working are expected to have additional income from part-time work, family support, savings etc. This is called an ‘assumed income’ and we have no discretion in the amount we have to include in your assessment. Final year students have the assumed income reduced as it is recognised they may not be able to take as much paid work.

These rules for a standard assessment have to be followed. However, if your circumstances are exceptional you can make an appointment to see an advisor.

How long will it take for my application to be assessed?

We will usually be able to give you an answer within four working weeks of receiving a complete application form. A complete application is one that has all the documents required including those we have asked for after you have submitted your form.

What’s a priority debt?

A priority debt is defined as meaning that non-payment would give the creditor the right to deprive the debtor of her/his home, liberty, essential goods and services, for example:

• Secured loans (loans that are secured against a debtor’s home)
• Rent arrears
• Council tax
• Fines, maintenance and compensation orders
• Gas and electricity charges

Frequently asked questions continued
IMPORTANT!

1. Please submit PHOTO COPIES ONLY of your supporting documents.
2. Your application will NOT be considered complete if you are missing any of the documents required and will not be assessed and your form may be returned to you. Please refer to the guidance notes for a list of these documents. It is your responsibility to check that you have submitted the correct documents.

Completed forms can be handed in at iPoint, Student Central
Applications can also be sent by post to:
Student Finance Office
Schwann Building Level 8
University of Huddersfield
Queensgate
HD1 3DH

Please ensure you use the correct postage as insufficient postage can delay delivery by four-six weeks.

Please complete your form in black ink.
**Part 1 : Your Personal details**

**Student number**

[ ] U [ ] [ ] [ ] [ ] [ ]

**Surname**

[ ]

**First name(s)**

[ ]

**Correspondence address**

[ ]

**Postcode**

[ ]

**Your date of birth (DD/MM/YY)**

[ ]

**University email**

[ ]@hud.ac.uk

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**Part 2 : Your Course details**

**Course title**

[ ]

**School (e.g. Human and Health)**

[ ]

**Are you**

[ ] Undergraduate [ ] Postgraduate

[ ] Full-time [ ] Part-time

**Date course started**

**Year**

[ ]

**End of course**

**Year**

[ ]

**Length of course**

[ ] Year of course (e.g. 1st)

[ ]

**Is it:**

[ ] A repeat year? [ ] Yes [ ] No

[ ] A placement year? [ ] Yes [ ] No

[ ] Final year? [ ] Yes [ ] No

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**Part 3 : Your Dependants**

**Part A : Children** (if the answer to Part A is No, go to Part B)

Do you have any children who are financially dependent on you? [ ] Yes [ ] No

Do these children live with you? [ ] Yes [ ] No

If no, where do they live?

Please give details below of all financially dependent children:

Full name of child: [ ]

Date of birth: [ ]

Do you receive Child Benefit for these children? [ ] Yes [ ] No

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**Part B : Adult Dependents**

Do you have a partner who is financially dependent on you? [ ] Yes [ ] No

If yes please give details below:

Name of spouse or partner: [ ]

Does this partner/spouse live with you? [ ] Yes [ ] No

Do you receive an Adult Dependent Grant for this person? [ ] Yes [ ] No

Is your partner/spouse working? [ ] Yes [ ] No

Does your partner or spouse receive JSA? [ ] Yes [ ] No

Is your partner or spouse a student? [ ] Yes [ ] No

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**Part 4 : Disabilities/special medical needs**

Do you have a disability or chronic medical condition? [ ] Yes [ ] No

If No please go to Part 5

If Yes:

Please give details of your disability or chronic illness:

[ ]

Are you registered with Disability Services? [ ] Yes [ ] No

Have you applied for the Disabled Students’ Allowance (DSA)? [ ] Yes [ ] No

Have you applied for any financial assistance towards any special equipment/materials not covered by DSA or for assistance towards the cost of a diagnostic test (e.g. dyslexic students)? [ ] Yes [ ] No
### Part 5: Application details

Have you been included on an application form in another claim by a student or students at this or any other university?  

<table>
<thead>
<tr>
<th></th>
<th>Yes</th>
<th>No</th>
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</table>

Please give the name of the student(s):  

and the name of the university (include student number if they are a Huddersfield University student):

### Part 6: Income

<table>
<thead>
<tr>
<th>Student and partner's income</th>
<th>Yearly £</th>
<th>OR</th>
<th>Monthly £</th>
<th>Evidence required (photocopies only)*</th>
</tr>
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<tbody>
<tr>
<td>Student Loan for Maintenance</td>
<td></td>
<td></td>
<td></td>
<td>SFE Financial Breakdown</td>
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<tr>
<td>Maintenance Grant/ Special Support Grant</td>
<td></td>
<td></td>
<td></td>
<td>SFE Financial Breakdown</td>
</tr>
<tr>
<td>Parents’ Learning Allowance</td>
<td></td>
<td></td>
<td></td>
<td>SFE Financial Breakdown</td>
</tr>
<tr>
<td>Childcare Grant</td>
<td></td>
<td></td>
<td></td>
<td>SFE Financial Breakdown</td>
</tr>
<tr>
<td>Adult Dependents’ Grant</td>
<td></td>
<td></td>
<td></td>
<td>SFE Financial Breakdown</td>
</tr>
<tr>
<td>PGCE/Social Work Bursary</td>
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<td></td>
<td>Awards letter</td>
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<td>NHS Bursary</td>
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<td>Awards letter</td>
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<tr>
<td>Huddersfield Uni Grant/Bursary</td>
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<td></td>
<td></td>
<td>Awards letter</td>
</tr>
<tr>
<td>Working and/or Child Tax Credits</td>
<td></td>
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<td></td>
<td>All pages of notification of award for the current year</td>
</tr>
<tr>
<td>Housing Benefit</td>
<td></td>
<td></td>
<td></td>
<td>Awards letter</td>
</tr>
<tr>
<td>Parental/Partner contribution</td>
<td></td>
<td></td>
<td></td>
<td>Letter from parent or partner</td>
</tr>
<tr>
<td>Any other state benefits</td>
<td></td>
<td></td>
<td></td>
<td>Relevant awards letter(s)</td>
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<tr>
<td>Professional and Career Loan</td>
<td></td>
<td></td>
<td></td>
<td>Letter from bank</td>
</tr>
<tr>
<td>Earnings (Partner and/or self)</td>
<td></td>
<td></td>
<td></td>
<td>3 months payslips</td>
</tr>
<tr>
<td>Savings</td>
<td></td>
<td></td>
<td></td>
<td>Last 3 months bank statements</td>
</tr>
<tr>
<td>Child Maintenance</td>
<td></td>
<td></td>
<td></td>
<td>Letter from CSA or contributing parent</td>
</tr>
</tbody>
</table>

*Please see Guidance Notes for information on ALL required documents.

### Part 7: Expenditure

**Your Expenditure**  

<table>
<thead>
<tr>
<th></th>
<th>£ per month</th>
<th>Evidence required (photocopies only)*</th>
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<tbody>
<tr>
<td>Rent or mortgage</td>
<td></td>
<td>Tenancy agreement (only the section showing names of tenants and amount of rent)</td>
</tr>
<tr>
<td>Secured loans (these are loans secured against your house)</td>
<td></td>
<td>Letter from loan provider</td>
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<tr>
<td>Council Tax (if applicable)</td>
<td></td>
<td>Local Authority letter</td>
</tr>
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</table>

*Please see Guidance Notes booklet for information on ALL required documents.

**Travel:**  

The assessment automatically makes allowance for the costs of daily travel between home and campus.

**Do you have a car?**  

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<th>Yes</th>
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Assessments can only include car costs for students who require a car because of disability, students with dependants and those attending certain placements.

**Composite Living Costs**

A composite weekly living cost figure has been determined to cover expenditure on basic costs such as food, household bills, clothes, utilities, telephone, entertainment etc. Please insert as appropriate:

<table>
<thead>
<tr>
<th>Student Profile</th>
<th>Elsewhere per week</th>
<th>39 week total</th>
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<tbody>
<tr>
<td>Single student</td>
<td>£82</td>
<td>£3198</td>
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<tr>
<td>Student with partner</td>
<td>£128</td>
<td>£4592</td>
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<td>Children* (each)</td>
<td>£75</td>
<td>n/a</td>
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</table>

*In addition, add an extra one-off family premium cost of £19 where a student has at least one child.

**Postgraduate students only**

How do you intend to fund your living costs during your postgraduate course?

If you are self-funding, how do you intend to meet the cost of your tuition fees?
Part 8: Bank details

Please give details below for each account you and your spouse/partner hold.

<table>
<thead>
<tr>
<th>Name of bank</th>
<th>Type of account e.g. current</th>
<th>Sort Code</th>
<th>Account number</th>
<th>Current balance</th>
<th>Max overdraft facility</th>
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</table>

Please provide copies of the last full 3 months bank statements for ALL accounts held.

Remember to complete the Nominated Bank account form in Part 12. This is where any award made to you from the fund will be made.

Confidentiality
Applications are seen only by the Committee and the University of Huddersfield Access to Learning Fund Assessment Team. It may be necessary for additional supporting information to be sought from other university staff in order for the Committee to reach a decision.

General Data Protection Regulation (GDPR)

The data collected in this form will be used by the ALF Assessment Team to determine whether you are entitled to access the funds. We may also share this information with other departments within the University to discuss/verify your claim and to collect further information which may assist us in evaluating your claim. A copy of your application and the decision will be stored confidentially and may be referred to if you make any subsequent claims. It will not be shared outside of the University without your consent, unless required to do so with the police or benefits agencies in cases where fraud or illegal activity is suspected.

The information will be stored and used in accordance with the University’s privacy policy and you can find out more about the University’s data protection policies here by visiting https://www.hud.ac.uk/news/2018/may/dataprotectionupdate2018/. If you have any queries about the use of your information, the University Data Protection Officer can be contacted at data.protection@hud.ac.uk; tel: 01484 473000.

Part 9: Supporting Statement

(This must be completed)

Please state here or on an attached typed sheet why you are in financial difficulty, what measures you have taken to help yourself and why you believe your situation to be exceptional and to merit additional support.

Please continue on a separate sheet if necessary.
## Part 10: Childcare details

To be completed by nursery/creche/childminder

<table>
<thead>
<tr>
<th>Name of childcare provider</th>
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<tbody>
<tr>
<td><strong>Ofsted Number</strong></td>
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<td><strong>Address</strong></td>
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<td><strong>Postcode</strong></td>
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<td><strong>Telephone number</strong></td>
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<td><strong>If you are a relative, please state:</strong></td>
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<tr>
<td><strong>Relationship:</strong></td>
<td><strong>Where childcare takes place:</strong></td>
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<th>Name of child</th>
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<th>Total weekly hours</th>
<th>Total weekly cost</th>
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<tr>
<th>Name of child</th>
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<tr>
<td>I have been ordinarily resident in the UK and Islands for the three years immediately before the first day of the first academic year of my course.</td>
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<td>I can confirm that I have completed this application form</td>
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</table>

## Part 11: Declarations

I certify that to the best of my knowledge, I meet the following conditions: (please tick the relevant boxes)

- I am a UK National.
- I am an EU national who has been ordinarily resident in the UK for the three years prior to the first day of the first academic year of my course.
- I am settled* within the United Kingdom (UK) (i.e. I have the Right of Abode in the UK or have been awarded Indefinite Leave to Remain).
- I have been recognised by the UK Government as a Refugee and have full Refugee Status as a result.
- I have Exceptional Leave to Enter/Remain in the UK/Humanitarian Protection (HP) by the Home Office.
- I am an EEA or Swiss employed person.
- I am the child/spouse of an EEA or Swiss employed person, Swiss National or Turkish Worker.

*'settled' – on the first day of the first academic year of your course.

<table>
<thead>
<tr>
<th>Your name (CAPITALS)</th>
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<tr>
<td>Your signature</td>
<td></td>
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<tr>
<td>Date</td>
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</table>
**Part 12: Nominated bank account**

This is the account any award made from the University of Huddersfield Access to Learning Fund will be paid into. The university pays its students by BACS. Payments will be sent direct to your nominated bank or building society account. Please make sure that the information you give us is clear and legible as it can be difficult to retrieve payments paid into the wrong account.

Your student number  

Your full name  

Your school/department  

Name and full address of your bank or building society branch  

Branch sort code  

Bank or Building Society account number  

Your signature  

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**Part 13: Documentation checklist**

Please note, documents will NOT be returned. You must supply legible photocopies. It is your responsibility to check you have submitted all the required documents. Incomplete submissions will not be assessed.

Please tick the boxes for yourself and your partner (if applicable) to show the relevant documentation provided.

**Self** | **Partner**
--- | ---
Student Finance Breakdown for 2018/19 academic year  
NHS/Social Work/PGCE bursary notification  
Evidence of Postgraduate Loan  
Evidence of earnings (e.g. three months wage slips)  
Evidence of benefits claimed (e.g. housing benefit/income support)  
Complete award notice for Child/Working Tax Credits for current year  
Bank/Building Society/Credit Card statements for all accounts including those of partners/spouses if applicable  
These must be three full months  
(e.g. Oct 10 - Nov 9, Nov 10 - Dec 9, Dec 10 - Jan 10)  
Statements must show your name and bank details. Internet banking statements are acceptable but mini-statements are not. An explanation for any transaction over £100 must be given.  
Evidence of rent or mortgage  
An invoice from your childcare provider  
Evidence of child maintenance payments  
Evidence relating to any special circumstances noted in your supporting statement  
Do not include:  
Mobile phone bills, regular utility bills, store card/catalogue statements, supermarket receipts, day-to-day travel tickets/petrol receipts as these are accounted for in your assessment.  

All information in this document correct at time of print. September 2018